

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

PAMELA L. JACKSON

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:18-23940

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

July 26, 2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 10/05/2018 and confirmed on 11/16/18 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		59,270.00
Less Refunds to Debtor	2,342.22	
TOTAL AMOUNT OF PLAN FUND		56,927.78

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	2,484.00	
Trustee Fee	2,667.45	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		5,151.45

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PLANET HOME LENDING LLC Acct: 7519	0.00	24,686.44	0.00	24,686.44
	PLANET HOME LENDING LLC Acct: 7519	6,389.56	6,389.56	0.00	6,389.56
	CAPITAL ONE AUTO FINANCE - DIV CAPIT Acct: 5301	14,225.00	14,225.00	1,203.06	15,428.06
					46,504.06

Priority					
	ANTHONY M MOODY ESQ Acct:	0.00	0.00	0.00	0.00
	PAMELA L. JACKSON Acct:	0.00	0.00	0.00	0.00
	PAMELA L. JACKSON Acct:	1,220.00	1,220.00	0.00	0.00
	PAMELA L. JACKSON Acct:	1,122.22	1,122.22	0.00	0.00
	MOODY LAW OFFICES PC Acct:	0.00	0.00	0.00	0.00
	ANTHONY M MOODY ESQ Acct:	2,484.00	2,484.00	0.00	0.00
	CLERK, U S BANKRUPTCY COURT Acct: XXXXXXXX0CMB	310.00	310.00	0.00	310.00
					310.00

Unsecured					
	NAVIENT SOLUTIONS LLC O/B/O ASCEND Acct: 4074	0.00	1,125.00	0.00	1,125.00
	CAPITAL ONE BANK (USA) NA BY AMERIC. Acct: 2285	449.37	449.37	0.00	449.37
	DUQUESNE LIGHT COMPANY* Acct: 7728	776.20	776.20	0.00	776.20
	CAPITAL ONE AUTO FINANCE - DIV CAPIT Acct: 5301	1,739.51	1,739.51	0.00	1,739.51
	LVNV FUNDING LLC	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 4493				
	VERIZON BY AMERICAN INFOSOURCE LP	307.96	307.96	0.00	307.96
	Acct: 0001				
	VERIZON BY AMERICAN INFOSOURCE LP	256.53	256.53	0.00	256.53
	Acct: 0001				
	UPMC HEALTH SERVICES	307.70	307.70	0.00	307.70
	Acct: 4074				
	NAVIENT SOLUTIONS LLC O/B/O ASCEND	0.00	0.00	0.00	0.00
	Acct: 4074				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	AIS PORTFOLIO SERVICES (AMERICAN IN	0.00	0.00	0.00	0.00
	Acct:				
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
	Acct:				
	JENNIFER L CERCE ESQ	0.00	0.00	0.00	0.00
	Acct:				
	GRB LAW**	0.00	0.00	0.00	0.00
	Acct:				
					4,962.27

TOTAL PAID TO CREDITORS

51,776.33

TOTAL CLAIMED

PRIORITY 310.00

SECURED 20,614.56

UNSECURED 3,837.27

Date: 07/26/2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
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cmecf@chapter13trusteedpa.com

Certificate of Notice Page 4 of 7
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

PAMELA L. JACKSON

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:18-23940

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Pamela L. Jackson
Debtor

Case No. 18-23940-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jul 27, 2022

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 29, 2022:

Recip ID	Recipient Name and Address
db	Pamela L. Jackson, 136 Dogwood Drive, Pittsburgh, PA 15235-3810
cr	+ Planet Home Lending, LLC as servicer for Wilmington, Friedman Vartolo, LLP, 85 Broad Street, Suite 501, New York, NY 10004-1734
14926936	Bayview Financial Loan Servicing, PO Box 650091, Dallas, TX 75265-0091
14926940	KML Law Group, P.C., Suite 5000, BNY Market Street, Philadelphia, PA 19106
14937717	+ Penn Hills School District, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jul 27 2022 23:58:23	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	Email/PDF: resurgentbknofications@resurgent.com	Jul 27 2022 23:57:58	LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
cr	+ Email/Text: ebnpeoples@grblaw.com	Jul 27 2022 23:50:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14964573	+ Email/Text: BKMailBayview@bayviewloanservicing.com	Jul 27 2022 23:50:00	Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd, 5th Floor, Coral Gables, FL 33146-1839
14926937	+ Email/Text: BKMailBayview@bayviewloanservicing.com	Jul 27 2022 23:50:00	Bayview Loan Servicing, LLC, Attn: Customer Service, 4425 Ponce de Leon Blvd., 5th Floor, Miami, FL 33146-1839
14926938	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Jul 27 2022 23:58:13	Capital One Auto Finance, 7933 Preston Road, Plano, TX 75024-2302
14928813	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jul 27 2022 23:58:08	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
14944472	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 27 2022 23:58:21	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14926939	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 27 2022 23:57:53	Capital One Bankruptcy Dept., PO Box 30285, Salt Lake City, UT 84130-0285
14961502	+ Email/Text: kbarkley@bernsteinlaw.com	Jul 27 2022 23:51:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14962509	Email/PDF: resurgentbknofications@resurgent.com	Jul 27 2022 23:57:58	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14926941	Email/PDF: pa_dc_claims@navient.com	Jul 27 2022 23:58:23	Navient, PO Box 13612, Philadelphia, PA 19101-3612
15012490	+ Email/Text: GUARBKe-courtdocs@ascendiumeducation.org		

District/off: 0315-2

User: auto

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Date Rcvd: Jul 27, 2022

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		Jul 27 2022 23:50:00	Navient Solutions, LLC on behalf of, Ascendium Education Solutions, Inc., PO Box 8961, Madison, WI 53708-8961
14945030	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Jul 27 2022 23:50:00	Navient Solutions, LLC. on behalf of, United Student Aid Funds, Inc., GLHEC and Affiliates, PO BOX 8961, Madison, WI 53708-8961
14987976	^ MEBN	Jul 27 2022 23:47:35	Planet Home Lending, LLC, 321 Research Parkway, Suite 303, Meriden, CT 06450-8342
14956543	^ MEBN	Jul 27 2022 23:48:33	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
14958042	Email/PDF: ebn_ais@aisinfo.com	Jul 27 2022 23:58:25	Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Bayview Loan Servicing, LLC, a Delaware Limited Li
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	Penn Hills School District, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
cr	*+	Planet Home Lending, LLC., 321 Research Parkway, Suite 303, Meriden, CT 06450-8342

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 29, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 26, 2022 at the address(es) listed below:

Name	Email Address
Anthony M. Moody	on behalf of Debtor Pamela L. Jackson amoody@moodylawoffices.com moodyar81455@notify.bestcase.com
Brian Nicholas	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company bnicholas@kmlawgroup.com
Elizabeth K. Holdren	on behalf of Creditor Planet Home Lending LLC as servicer for Wilmington Savings Fund Society, FSB, as Owner Trustee of the Residential Credit Opportunities Trust V-C eholdren@hillwallack.com, eholdren@ecf.courtdrive.com;hwbknj@hillwallack.com
Jennifer L. Cerce	on behalf of Creditor Penn Hills School District jlc@mbm-law.net
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Lauren Moyer	on behalf of Creditor Planet Home Lending LLC as servicer for Wilmington Savings Fund Society, FSB, as Owner Trustee of the

District/off: 0315-2

User: auto

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Residential Credit Opportunities Trust V-C lmoyer@friedmanvartolo.com, bankruptcy@friedmanvartolo.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 9